

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Hartley C. Starkman	:	
	:	Art Unit: 3624
Serial No.: 09/751,900	:	
	:	Examiner: Jagdish Patel
Filed: December 29, 2000	:	
	:	
For: METHODS AND SYSTEMS FOR	:	
DETERMINING ROLL RATES OF	:	
LOANS	:	

**AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

In response to the Office Action dated January 10, 2006, Applicant respectfully requests entry and consideration of the following amendment.